insurance industry. In view of this it has been reported that a phased revision in the premia structure for various types of vehicles is being contemplated by the TAC.

**प्राथमिकता क्षेत्र को ऋण**

**1715. श्री राम जेठमलानी :** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या सरकार का ध्यान 14 दिसम्बर, 1996 को "फाइनेन्शियल एक्सप्रेस" में "प्रायोरिटी सेक्टर लेन्डिग नार्मस रिवाइड" शीर्षक के अन्तर्गत प्रकाशित समाचार की ओर दिलाया गया है,

(ख) क्या सरकार ने बैंकों को कोई अनुदेश जारी किये हैं कि प्राथमिकता क्षेत्रों को दिये गये ऋणों की प्रतिशतता और इन ऋणों पर ब्याज की दर में संशोधन किया जाये;

(ग) यदि हां, तो वे अनुदेश क्या है; और

(घ) यदि हां, तो उन प्राथमिकता क्षेत्रों का ब्यौरा क्या है जिन्हें ऋण दिये जाने का निर्देश दिया गया है और इन ऋणों की प्रतिशतता कितनी है और इन पर कितनी ब्याज दर वसूल की जायेगी ?

**वित्त मंत्रालय में राज्य मंत्री (श्री एम. पी. वीरेन्द्र कुमार) :** (क) से (घ) जी हां। भारतीय रिजर्व बैंक (आरबीआई) ने सूचित किया है कि वाणिज्यिक बैंकों द्वारा प्राथमिकता क्षेत्र को उधार देने हेतु निर्धारित लक्ष्य निम्नुसार हैं;

(क) सरकारी और गैर-सरकारी क्षेत्र के बैंक:-

| | |
|---|---|
| कुल प्राथमिकता क्षेत्र अग्रिम | निवल बैंक ऋण का 40% |
| कुल कृषि अग्रिम | निवल बैंक ऋणका 18% |
| कमजोर वर्ग को अग्रिम | निवल बैंक ऋण का 10% |

(ख) भारत में प्रचालन कर रहे विदेशी बैंक :-

| | |
|---|---|
| कुल प्राथमिकता क्षेत्र अग्रिम | निवल बैंक ऋण का 32% |
| लघु उद्योग अग्रिम | निवल बैंक ऋण का 10% |
| निर्यात ऋण | निवल बैंक ऋण का 12% |

(विदेशी बैंकों द्वारा निर्यात ऋण के संबंध में उपलक्ष्य को अक्टुबर, 1996 में 10% से बढ़ाकर 12% कर दिया गया हैं)

भारत रिजर्व बैंक ने यह भी सूचित किया है कि वर्तमान में ब्याज की दर ऋण के आकार के अनुसार है जो नीचे दर्शाई गई हैं:-

| | |
|---|---|
| 25,000 तक | 12% |
| 25,000 से अधिक और 2 लाख रूपए तक | 12.5% |
| 2 लाख रू0 से अधिक | ब्याज की दर निर्धारित करने के लिए बैंक स्वतंत्र है। |

**Instructions Regarding Assigning of Jobs in Banks**

1716. SHRI SATISH PRADHAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that bankers are assigning jobs specially to lady staff to get more deposits;

(b) whether there are any instructions by Government in this regard; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) to (c) Indian Banks' Association has reported that the women employees constitute about 13% of the total staff strength of banks and as such occupy various positions in different departments/areas in the banks, which include work relating to deposits mobilisation.

**Relaxing Gold Imports for NRIs**

1717. SHRI KRISHNA KUMAR BIRLA: Will the Minister of FINANCE be pleased to state:

(a) whether Government have relaxed gold imports for the NRIs despite strong objections by the Revenue Intelligence over the move;

(b) if so, the nature of objections by the Revenue Intelligence to Government's decision to raise the gold import limits for NRIs; and

(c) the reasons for overlooking these objections by the Revenue Intelligence stating the objective anticipated to be achieved by the Government by relaxing the gold import limit by the NRIs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) The Government have increased the quantity of gold imported by NRIs from 5 kgs. to • 10 kgs. in pursuance to the Government's policy of liberalisation. The Government's' policies in this regard has also been supported by the demands of various Members of Parliament in Lok Sabha on 20.12.96 during the discussions on Slarrcd Question No. 423. The Directorate of Revenue Intelligence have rior" raised any objection in respect of the above policy.

(b) and (c) In view of the reply to 'a' above, the question docs not arise.

**Cases Referred to Central Board for Bank Frauds**

1718. SHRI KRISHNA KUMAR BIRLA: Will the Minister of FINANCE be pleased to refer to the answer to Unstarred Question 327 given in the Rajya Sabha on 25th Februry, 1997 and state the number of the bunk fraud cases which presently stand referred to the Central Board for Bank Frauds stating the -^mount involved therein?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P, VEERENDRA KUMAR): Reserve Bank of India (RBI) have reported that si on 4.3,1997 no fraud ease has been referred to the Advisory Board on Bank Frauds constituted by RBI on 17.2.1997,

**Criteria for Loans to farmers Under Special Loan Account of NABARD**

1719. SHRI SANJAY DALMIA: Will the Minister of FINANCE be -pleased to state:

(a) the criteria adopted for the sanction of loans to fanners under special Loan Account being operated by the National Bank for Agricultural and Rural Development; and

(b) the number of farmers granted loans under this scheme in the country, State-wise with special reference to Maharashtra and Andhra Pradesh?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) in Order to enable the command Area Development Authority (CADA)/Land Development corporations (LDCs) to take up on-farm development works on the holdings in the command areas of farmers ineligible to get institutional loans, National Bank for Agriculture and Rural Development (NABARD) constitutes a Special Loan Account (SLA). Funds to the extent of the estimated expenditure in respect of such ineligible farmers are earmarked for the SLA and are contributed to the extent of 37.5% each by the concerned State Governments and central Government as special deposits and the balance 25% by NABARD out of its own resources.

The SLA is used to provide medium and long term loans by way of refinance assistance to financing institutions for providing loans to CADA/LDC to meet the expenditure on on-farm development work on the holdings of farmers ineligible to get loan from institutional sources, The present rate of interest of loans from SLA is 9% p.a. Further the concerned State Governments are required to give irrevocable gurantee to the financing banks as to the repayment of loans given by the bank to the CADA/LDC.

(b) The. number of farmers who have been benefitted under Special Loan Account Scheme in Maharashtra, as